

Exhibit 4

Truth in Lending Disclosure Statement - February 2009 Loan

# Richland

LOAN PROCESSING CENTER, L.L.C.

3904 W Technology Circle · Suite 104 · Sioux Falls, SD 57106  
Phone 605.323.2940 · Fax 605.361.3947  
www.rlpcenter.com

January 29, 2009

ABDEL M KOUSSIH  
2144 LAKESHORE DRIVE 27C  
RIDGELAND MS 39157

Account: 65490

Dear Abdel M Koussih:

**Congratulations!!** Your Ed-Invest Private Loan has been approved and your first disbursement is scheduled for February 05, 2009. Specific terms of the loan are confirmed to you in the enclosed Truth-in-Lending Disclosure Statement.

The terms of your loan were based in whole or in part on information obtained in a report from the consumer reporting agency listed below. You have the right under the Fair Credit Reporting Act to know the information contained in your credit file at the consumer reporting agency. You may obtain a free copy of your report from the consumer reporting agency. You also have the right to dispute with the consumer reporting agency the accuracy or completeness of any information in the report.

TransUnion  
2 Baldwin Place  
P.O. Box 1000  
Chester, PA 19022  
1-800-916-8800

If you have any questions regarding this loan, please contact our office at (877) 444-0300.

Sincerely,

Richland Loan Processing Center, L.L.C.  
Richland State Bank

Note: The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, and age (provided that the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is the FDIC Consumer Response Center, 2345 Grand Boulevard, Suite 100, Kansas City, MO 64108.



Richland State Bank

## Richland Loan Processing Center

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**From:** Richland Loan Processing Center [loan@rlpcenter.com]  
**Sent:** Thursday, January 29, 2009 3:17 PM  
**To:** 'ABKOUSSIH@YAHOO.COM'  
**Subject:** Ed-Invest Private Loan

Account: 65490

Hello ABDEL KOUSSIH,

This email is to confirm that your Ed-Invest Private loan application has been approved and set to disburse on 2/5/2009. An Approval letter and Truth In Lending Disclosure Statement has been mailed to your permanent address.

If you have any questions, please call us toll free at (877) 444-0300.

Sincerely,

Richland Loan Processing Center, L.L.C.  
Richland State Bank  
PO Box 88520  
Sioux Falls, SD 57109-8520  
Customer Service: 877.444.0300 or 605.323.2940  
Fax: 877.779.7079 or 605.361.3947  
<http://www.rlpcenter.com>

For your protection, please do not submit confidential information (Social Security Number, date of birth, account numbers, etc.) via unsecured email. If you wish to submit private information to RLPC, please access the secure contact option on our web site at:  
<https://www.rlpcenter.com/ContactUs.aspx>.

1/29/2009

**Ed-Invest Private Loan Program  
Truth-In-Lending Disclosure Statement (Initial)**

Date of Disclosure: 1/29/2009

Loan Amount: \$21,847.83

Name and Address of Borrower:

ABDEL M KOUSSIH  
2144 LAKESHORE DRIVE 27C  
RIDGELAND MS 39157

Name and Address of Co-Signer:

Account #: 65490

Lender: Richland State Bank

School: American University Of Antigua

Loan Processor for Lender: Richland Loan Processing Center, L.L.C.

Telephone: (877) 444-0300

In this disclosure, the words "you" and "your" refer to the Borrower and Co-Signer disclosed above. "Lender" refers to the Lender disclosed above.

The Lender has approved an Ed-Invest Private Loan to the Borrower in the amount of \$21,847.83. If you do not want the loan, write the Loan Processor identified above, do not cash any loan checks, and immediately return (and instruct the school to immediately return) to Lender any loan proceeds that have been disbursed.

This Truth-in-Lending Disclosure Statement becomes an attachment to, and part of, your original Promissory Note which you signed when you applied for an Ed-Invest Private Loan. Please check this information thoroughly, immediately notifying us of any discrepancies. This loan constitutes an interim credit extension under a student credit program, as defined by Federal law.

You will receive a coupon book or billing statement prior to your first payment due date. Please send all correspondence to the Loan Processor and note your account number on all documents. Send to: **Richland Loan Processing Center, L.L.C., PO Box 88520, Sioux Falls, SD 57109-8520**

ANNUAL PERCENTAGE RATE The cost of your credit as a yearly rate.		Amount Financed The amount of credit provided to you or on your behalf.
Interim Period	Repayment Period	
9.626% e	5.659% e	\$20,100.00
Late Charge:	If you fail to make any part of a payment within 15 days after it is due, you will have to pay a late charge of the greater of \$5.00 or 5% of the amount that is late.	
Prepayment:	If you pay the loan off early, you will not have to pay a penalty.	
Variable Rate:	The Variable Rate will change monthly on the first day of each month (the "Change Dates"). The Variable Rate will be equal to the Index, as described below, plus a margin of 4.50% rounded to the nearest one-eighth of one percent. The Index will be the highest 3-month London Interbank Offered Rate ("LIBOR") published in The Wall Street Journal (WSJ) under the "Money Rates" section, on the day that is 10 days prior to the Change Date, or if the 3-month LIBOR is not published on such date, the next date on which the 3-month LIBOR is published in the WSJ. In no event will the Variable Rate exceed 25%. Any increase will take the form of more payments and may also result in higher payments.	
See your Promissory Note and other contract documents for any additional information about non-payment, default, any required payment in full before the scheduled dates and prepayment refunds and penalties.		
e means an estimate		

The calculation of the Annual Percentage Rate for the Interim Period is based on the current interest rate, includes the Prepaid Finance Charge, and assumes that all interest accruing during the Interim Period is capitalized annually on the first day of each January during the Interim Period and at the commencement of the Repayment Period.

**Itemization of Amount Financed:**

Amount paid directly to you	\$ 0.00
Amount paid on your behalf to American University Of Antigua	\$ 20,100.00
Origination Fee	\$ 1,747.83
Less Prepaid Finance Charges	\$ (1,747.83)
Equals Amount Financed	\$ 20,100.00

A schedule of each disbursement for this loan is shown on page 2.

**Ed-Invest Private Loan Program**  
**Truth-In-Lending Disclosure Statement (Initial)**

Loan Amount: \$21,847.83

Date of Disclosure: 1/29/2009

Name and Address of Borrower:

ABDEL M KOUSSIH  
2144 LAKESHORE DRIVE 27C  
RIDGELAND MS 39157

Name and Address of Co-Signer:

Account #: 65490

Lender: Richland State Bank

School: American University Of Antigua

Loan Processor for Lender: Richland Loan Processing Center, L.L.C.

Telephone: (877) 444-0300

**Itemization of each scheduled disbursement**

Disbursement Number: 1

Disbursement Date: 02/05/2009

Itemization of Amount Financed For Disbursement Number 1

Amount paid directly to you	\$ 0.00
Amount paid on your behalf to American University Of Antigua	\$ 20,100.00
Origination Fee	\$ 1,747.83
Less Prepaid Finance Charges	\$ (1,747.83)
Equals Amount Financed	\$ 20,100.00